

Northern District of Georgia

In Re: Debtor(s)
Dennis Austin Hamilton
1210 Gettysburg Place
Atlanta, Ga 30350

Case No.: **05-65555-reb**
Chapter: **7**
Judge: **Robert Brizendine**

xxx-xx-3535

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



Robert Brizendine
United States Bankruptcy Judge

Dated: July 14, 2005

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 113E-9
Case: 05-65555

User: hunterv
Form ID: 182

Page 1 of 1
Total Served: 20

Date Rcvd: Jul 14, 2005

The following entities were served by first class mail on Jul 16, 2005.

db +Dennis Austin Hamilton, 1210 Gettysburg Place, Atlanta, Ga 30350-3040
aty +Steven R. Jacob, Steven R. Jacob, 555 North Point Center East, 4th Floor,
Alpharetta, GA 30022-8269
tr +Harry W. Pettigrew, Pettigrew & Associates, P.C., P.O. Box 4030, Decatur, GA 30031-4030
ust +Office of the US Trustee, Suite 362, 75 Spring Street, SW, Atlanta, GA 30303-3330
7815603 +Ameritrade, Box 2209, Omaha, NE 68103-2209
7815605 +Citi Bank, box 8105, S. Hackensack, NJ 07606-8105
7815606 +Dunwoody Medical Center ER Physician, North American Credit Service, 2810 Walker Rd #100,
Chattanooga, TN 37421-1082
7815610 +Fleet MasterCard, box 17192, Wilmington, DE 19850-7192
7815611 +Ga. Reg. Hosp at Atlanta, 3073 Panthersville Road, Decatur, Ga 30034-3828
7815612 +Heritage Property Mgmt Svcs, 8735 Dunwoody Place Ste. 5, Atlanta, GA 30350-2995
7815613 +Heritage Property Mngmnt, c/o Weinstock & Scavo, 3405 Piedmont Road, Atlanta, GA 30305-1745
7815614 +Heritage Property Mngmnt, Roy Cobb, PO Box 500245, Atlanta, GA 31150-0245
7815615 +Peachford BHS, 2151 Peachford Rd, Atlanta, GA 30338-6599

The following entities were served by electronic transmission on Jul 14, 2005 and receipt of the transmission was confirmed on:

7815604 +EDI: ARSNATIONAL.COM Jul 14 2005 19:26:00 ARS National, 201 West Grand Avenue,
Escondido, CA 92025-2603
7815602 +EDI: AMEREXPR.COM Jul 14 2005 19:27:00 American Express, box 530001, Atlanta, GA 30353-0001
7815607 +EDI: CBSHCA.COM Jul 14 2005 19:26:00 Emory Dunwoody Med Ctr, 4575 North Shallowford Rd,
Atlanta GA 30338-6445
7815608 +EDI: FUNB.COM Jul 14 2005 19:27:00 First Union Visa, Box 563966, Charlotte, NC 28256-3966
7815609 +EDI: FUNB.COM Jul 14 2005 19:27:00 First Union Visa Gold, box 563966,
Charlotte, NC 28256-3966
7815610 +EDI: BANKAMFLEET.COM Jul 14 2005 19:26:00 Fleet MasterCard, box 17192,
Wilmington, DE 19850-7192
7815616 +EDI: PROVID.COM Jul 14 2005 19:27:00 Providian, box 660490, Dallas, TX 75266-0490
7815617 +EDI: IRS.COM Jul 14 2005 19:26:00 United States of America/IRS, Room 400-Stop 334D,
401 W Peachtree St NW, Atlanta GA 30308-3510

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2005

Signature:

